

**What you *think*
you're buying:**



**What
you might
actually be
buying:**



www.getsafeonline.org

If you're not careful when making an online purchase, you might be buying more than you bargained for.

There aren't many things we can't buy online, whether it's a holiday, a car, a Christmas present, event tickets, a TV licence, a games console or a pair of trainers. However, scammers use fake websites, emails, texts and social media posts to advertise these and many other items that simply don't exist.

If you buy something and it's a scam, not only will you be disappointed when it doesn't arrive, chances are you'll lose your money too. Not only this, but you could be funding either an extravagant lifestyle for the fraudster or organised crime gang, or even more sinister activities such as terrorism, drug cartels or people trafficking. That's whether you've been defrauded of £10 or £10,000.



Your top buying safety tips

Please read our **expert, easy-to-follow safety tips** to help protect you from falling victim to purchase scams, and be sure to **pass them on**.



- However desperate you are to buy an item that's in short supply or a last-minute present, **don't pay for it by transferring money directly** to people or companies you don't know. If it's a fraud, your bank may not be able to recover your money. If you can, pay by credit card. The same goes for holidays, travel and tickets.
- Many fraudsters are substantial organisations which operate as businesses, with the resources to set up fake websites that are very similar to the real thing. **Make sure a website is authentic** by carefully checking the address is spelled correctly. Ideally, type it in rather than clicking on a link in an email, text or post. Or go to www.getsafeonline.org/checkawebsite
- Learn how to spot **fraudulent emails, texts or DMs, or fraudulent offers or prize draws on social media**. Don't click on links in emails, texts or posts that you're not expecting, and don't open unexpected email attachments.
- **Make sure payment pages are secure** by checking that addresses begin with 'https' ('s' is for secure) and there's a closed padlock in the address bar. But remember: the https and closed padlock mean that the page is secure, but the site could still be operated by fraudsters.
- **Social media sites/apps and online forums** are a popular place for advertising gifts, tickets and holidays. Many are genuine, but many others are fraudulent.
- Be extra vigilant about checking that such ads are authentic.
- **Log out of the web page or app** when payment is completed. Simply closing it may not log you out automatically.
- Don't knowingly buy **fake or counterfeit goods** and do all you can to make sure brands you do buy are genuine. Fakes are of inferior quality, contravene copyright law and affect the livelihoods of workers who make the real thing. They can also be unsafe in use.
- **'Low-cost' or 'free' trials** can cause problems if you don't read the small print and look for independent reviews. Whether they're for the latest handset or slimming pills, you could be signing up for large monthly direct debits which are very hard to cancel. And if it's for slimming or any other pills, check our advice on Buying Medicines on the Get Safe Online website.
- Text messages and emails claiming to be from home delivery firms are also commonplace, informing you that there's a charge for re-delivering a parcel, or a shipping fee to be paid. However busy you are or how much online shopping you do, **keep a record of everything you buy and, if it's specified, which parcel delivery firm the retailer is using.**
- **Check that holidays, short breaks, accommodation or flights you book online are genuine** by carrying out thorough research. Look for independent reviews, and make sure travel agents / tour operators are genuine by checking for an ABTA/ATOL number. It's always best to pay by credit card for extra protection.
- **Do your research when it comes to pricing.** Some sellers advertise products at a bargain or lower price during sales or events like Black Friday, when in fact they're no cheaper ... or even more expensive.
- **Reporting fraud is essential.** If you've lost money, report it immediately to your bank, as this will increase your chance of getting your money back and the fraudster being traced. Also, report it to Action Fraud, the UK's national fraud and cybercrime reporting centre on **0300 123 20 40** or at www.actionfraud.police.uk In Scotland, report fraud to Police Scotland by calling 101.



Get Safe Online

Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by law enforcement agencies and leading organisations in internet security, banking and retail.

For more information and expert, easy-to-follow, impartial advice on safeguarding yourself, your family, finances, devices and workplace, visit www.getsafeonline.org



If you think you have been a victim of fraud, report it to **Action Fraud** at actionfraud.police.uk or by calling **0300 123 2040**. If you are in Scotland, contact **Police Scotland** on **101**.



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